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# Senior Health and Wellness Newsletter

Kentucky Department for Aging and Independent Living



## Protect Yourself from Healthcare Fraud

**Healthcare fraud is one of the fastest growing crimes in the United States. Make sure you protect yourself!**

Healthcare fraud can take many forms but Medicare waste and abuse and medical identity theft are among the most common. Healthcare providers that abuse the Medicare system cost taxpayers billions of dollars and put your health and welfare at risk.



### What is medical identity theft?

Medical identity theft occurs when someone uses your name and other personal identifiers, like your birthday or insurance information, to obtain medical services or goods or to make false insurance or Medicare claims. Medical identity theft results in false entries being put into your existing medical records and the creation of fictitious medical records.

### What is Medicare Fraud?

Fraud happens when healthcare providers make false claims in order to receive unearned payment from Medicare. Examples are:

- Billing for goods or services that were not provided, including billing Medicare for appointments that you cancelled or missed.
- Billing Medicare patients at a higher rate than other patients.

### What is Medicare Abuse?

Abuse happens when healthcare providers unknowingly bill Medicare for unnecessary goods or services. Examples are:

- Goods and services that are not medically necessary.
- Goods and services that do not meet professional standards.
- Goods and services that are not fairly priced, including coding errors on claims.

### You play a vital role in protecting Medicare.

To combat Medicare fraud, waste and abuse you need to know how to Protect, Detect and Report!

Continued on back.

### **Protect:** Protect Your Personal Information

- Treat Medicare and Social Security numbers like credit card numbers- NEVER give them to a stranger.
- Use caution when you allow people to scan your Medicare Card or Drivers License. Ask what will happen if you refuse to allow the scan.
- Always be wary of “free” products and services- Medicare will NEVER call or visit you.
- Record doctor visits, tests, and procedures in a journal or calendar
- Shred Medicare Summary Notices and Part D Explanation of Benefits, mail and other documents that have personal information on them.



### **Detect:** Errors, Fraud, and Abuse

- Carefully review Medical Summary Notices, Explanation of Benefits, and other billing statements for mistakes.
- Date: Did you have medical service that day?
- Doctor or Hospital Name: Do you recognize the names? Keep in mind specialists may read tests or X-rays.
- Services Received: Is this what you had done?
- Compare medical statements to your records to ensure accuracy. Look for these things:
- Charges for item or service not received
- Billing for same thing twice
- Services not ordered by doctor

### **Report:** If you have questions about your Medical Summary Notice or other healthcare statement:

- Your first call should always be to the insurance or healthcare provider for clarification.
- Next, call Medicare to see if they can answer your questions.
- If you are not satisfied with these answers or need more help contact the Senior Medicare Patrol at 502-574-6960 or toll-free at 1-877-603-6558.

***For any questions on Medicare, please call the Kentucky SHIP (State Health Insurance Assistance Program) toll-free hotline at 1.877.293.7447.***



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